



## American Mortgage Network

DECEMBER 30, 2006

TIA DANIELLE SMITH

4011 HUBERT AVENUE  
LOS ANGELES, CA 90008

RE: Loan Number: [REDACTED] 9130

Property Address:  
4011 HUBERT AVENUE  
LOS ANGELES, CA 90008

### NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

Dear TIA DANIELLE SMITH :

In accordance with Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605), you are hereby notified that the servicing of your mortgage loan, that is the right to collect payments from you is being assigned, sold, or transferred from American Mortgage Network, Inc. to HOMECOMINGS FINANCIAL effective FEBRUARY 1, 2007.

The assignment, sale, or transfer of the servicing of your mortgage loan does not affect any term or condition of your security instruments, other than the terms directly related to the servicing of your loan.

The effective date of transfer is defined as the date of the first payment directed to the new servicer. Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of the transfer. Your new servicer must also send you this notice no later than 15 days after the effective date.

Inquiries relating to the transfer of the servicing rights of your mortgage loan may be directed to American Mortgage Network, Inc. - Servicing Department toll free at 1-(888)-373-3974, between the hours of 8:00 AM - 5:00 PM Pacific Standard Time, Monday through Friday excluding holidays.

On FEBRUARY 1, 2007, Your new servicer is HOMECOMINGS FINANCIAL. If you have any questions on or after this date relating to the transfer of servicing, please call the servicer's Customer Service Department TOLL FREE AT 1-800-206-2901 BETWEEN 8:00 AM - 5:00 PM CENTRAL STANDARD TIME, MONDAY THROUGH FRIDAY EXCLUDING HOLIDAYS. Please reference your NEW LOAN NUMBER 11208073 when directing any inquiries or correspondence to HOMECOMINGS FINANCIAL.

American Mortgage Network, Inc. will stop accepting payments from you after JANUARY 31, 2007. PLEASE NOTE THAT YOUR PAYMENT DUE JANUARY 1, 2007 IN THE AMOUNT OF \$1,918.87 IS STILL DUE TO AMERICAN MORTGAGE NETWORK, INC. AND SHOULD BE REMITTED TO US AT:

American Mortgage Network, Inc.  
ATTENTION: Servicing Department  
10421 Wateridge Circle, Suite 250  
San Diego, CA 92121

HOMECOMINGS FINANCIAL will begin accepting payments from you on FEBRUARY 1, 2007. Please send all payments due on or after that date to HOMECOMINGS FINANCIAL at the following address:

HOMECOMINGS FINANCIAL  
P. O. BOX 650515  
DALLAS, TX 75265-0515

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American Mortgage Network, Inc. will provide HOMECOMINGS FINANCIAL with a complete set of your loan records. If American Mortgage Network, Inc. currently holds an escrow for payment of your property tax, or homeowners insurance, the taxing authority(s) and insurance agent(s) will be notified of the transfer to ensure proper and timely payments of these items. If you receive any insurance or tax bills after JANUARY 31, 2007, please forward them to HOMECOMINGS FINANCIAL.

The transfer of servicing rights may affect the terms of, or the continued availability of accidental death, life, disability or any other type of optional insurance products. You will need to contact HOMECOMINGS FINANCIAL to determine the availability of optional insurance.

American Mortgage Network, Inc. will provide you with a year-to-date tax statement (IRS FORM 1098) for any interest remitted to us or tax payments made on your behalf in the current tax year. HOMECOMINGS FINANCIAL will provide you with a tax statement for any payments that you may remit to them in the current tax year.

It has been a pleasure to service your mortgage loan and we wish you a successful relationship with HOMECOMINGS FINANCIAL.

Sincerely,

Customer Service Department  
Mortgage Loan Servicing

#### IMPORTANT INFORMATION ABOUT YOUR CONSUMER RIGHTS

YOU SHOULD ALSO BE AWARE OF THE FOLLOWING INFORMATION WHICH IS SET OUT IN MORE DETAIL IN SECTION 6 OF RESPA (12 U.S.C. SECTION 2605):

DURING THE 60-DAY PERIOD FOLLOWING THE EFFECTIVE DATE OF THE TRANSFER OF THE LOAN SERVICING, A LOAN PAYMENT RECEIVED BY YOUR OLD SERVICER BEFORE ITS DUE DATE MAY NOT BE TREATED BY THE NEW LOAN SERVICER AS LATE, AND A LATE FEE MAY NOT BE IMPOSED UPON YOU.

THIS SECTION GIVES YOU CERTAIN CONSUMER RIGHTS. IF YOU SEND A "QUALIFIED WRITTEN REQUEST" TO YOUR LOAN SERVICER CONCERNING THE SERVICING OF YOUR LOAN, THEY MUST PROVIDE YOU WITH A WRITTEN ACKNOWLEDGMENT WITHIN 20 BUSINESS DAYS OF RECEIPT OF YOUR REQUEST. A "QUALIFIED WRITTEN REQUEST" IS WRITTEN CORRESPONDENCE, OTHER THAN NOTICE ON A PAYMENT COUPON OR OTHER PAYMENT MEDIUM SUPPLIED BY THE SERVICER, WHICH INCLUDES YOUR NAME AND ACCOUNT NUMBER, AND YOUR REASON FOR THE REQUEST.

NO LATER THAN 60 BUSINESS DAYS AFTER RECEIVING YOUR REQUEST, YOUR SERVICER MUST MAKE ANY APPROPRIATE CORRECTIONS TO YOUR ACCOUNT AND MUST PROVIDE YOU WITH A WRITTEN CLARIFICATION REGARDING ANY DISPUTE. DURING THIS 60 BUSINESS DAY PERIOD, YOUR SERVICER MAY NOT PROVIDE INFORMATION TO A CONSUMER REPORTING AGENCY CONCERNING ANY OVERDUE PAYMENT RELATED TO SUCH PERIOD OR QUALIFIED WRITTEN REQUEST. HOWEVER, THIS DOES NOT PREVENT THE SERVICER FROM INITIATING FORECLOSURE IF PROPER GROUNDS EXIST UNDER THE MORTGAGE DOCUMENTS. A BUSINESS DAY IS A DAY ON WHICH THE OFFICES OF THE SERVICER ARE OPEN TO THE PUBLIC FOR CARRYING ON SUBSTANTIALLY ALL OF ITS BUSINESS FUNCTIONS.

SECTION 6 OF RESPA ALSO PROVIDES FOR DAMAGES AND COSTS FOR INDIVIDUALS OR CLASSES OF INDIVIDUALS IN CIRCUMSTANCES WHERE SERVICES ARE SHOWN TO HAVE VIOLATED THE REQUIREMENTS OF THE SECTION. YOU SHOULD SEEK LEGAL ADVICE IF YOU BELIEVE YOUR RIGHTS HAVE BEEN VIOLATED.